Case 16-18045-sr Doc 12 Filed 01/27/17 Entered 01/28/17 01:07:31 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Susan M. Poland Debtor Case No. 16-18045-sr Chapter 13

TOTALS: 0, * 1, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Jan 25, 2017 Form ID: 3091 Total Noticed: 22

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017. db +Susan M. Poland, 9242 B Jamison Avenue, Philadelphia, PA 19115-4281 FREDERICK L. REIGLE, Chapter 13 Trustee, Reading, PA 19606-0410 P.O. Box 4010. 2901 St. Lawrence Avenue, tr 13831671 +Bayview Loan Srving LLC, c/o Celine P. DerKrikorian, Esq., 123 S. Broad St., Ste. 1400, Phila., PA 19109-1060 +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9400, +Ditech Financial LLC, c/o Denise Carlon, Esq., KML Law 701 Market St., Ste. 5000, Phila., PA 19106-1541 +McCabe Weisberg & Conway, PC, 123 South Broad Street, Wilkes Barr, PA 18773-9400 13824911 13834670 KML Law Group PC, 13824913 Philadelphia, PA 19109-1031 13824916 +Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 800 W Montgomery Avenue, 13835602 +Philadelphia Gas Works, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F +Santander Bank N.A., 865 Brook St, 13824917 Rocky Hill, CT 06067-3444 13845954 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: brad@sadeklaw.com Jan 26 2017 01:40:05 BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107 aty E-mail/Text: bankruptcy@phila.gov Jan 26 2017 01:41:30 City of Philadelphia, smg City of Philadelphia Law Dept., Philadelphia, PA 19102-1595 Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2017 01:40:45 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 26 2017 01:41:15 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 26 2017 01:41:04 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 +EDI: TSYS2.COM Jan 26 2017 01:28:00 13824909 Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801 +EDI: CAPITALONE.COM Jan 26 2017 01:28:00 13824910 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 13824912 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 26 2017 01:40:25 Ditech, Attn: Bankruptcy, P.O. Box 6172, Rapid City, SD 57709-6172 +EDI: AGFINANCE.COM Jan 26 2017 01:28:00 13824914 Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198 +EDI: AGFINANCE.COM Jan 26 2017 01:28:00 13824915 Onemain Financial/Citifinancial 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198 +E-mail/Text: n.miller@santander.us Jan 26 2017 01:42:06 13841228 Santander Bank, N.A., 601 Penn Street, MC: 10-6438-FB EDI: TFSR.COM Jan 26 2017 01:28:00 MC: 10-6438-FB7, Reading, PA 19601-3544 Toyota Motor Credit Corp, 13824918 P.O. Box 8026, Cedar Rapids, IA 52408 TOTAL: 12 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, aty* Reading, PA 19606-0410

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2017 Signature: <u>/s/Joseph Speetjens</u>

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District/off: 0313-2 User: Lisa Page 2 of 2 Date Rcvd: Jan 25, 2017

Form ID: 309I Total Noticed: 22

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Susan M. Poland brad@sadeklaw.com

CELINE P. DERKRIKORIAN on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com

DENISE ELIZABETH CARLON on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

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Information to identify the case:						
Debtor 1	or 1 Susan M. Poland			Social Security number or ITIN xxx-xx-5286		
	First Name M	liddle Name	Last Name	EIN		
Debtor 2				Social Security number or ITIN		
(Spouse, if filing)	First Name M	Middle Name	Last Name	EIN		
United States Bankruptcy Court Eastern District of Pennsylvania		trict of Pennsylvania	Date case filed for chapter 13 11/17/16			
Case number: 10	6–18045–sr					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Susan M. Poland	
2.	All other names used in the last 8 years		
3.	Address	9242 B Jamison Avenue Philadelphia, PA 19115	
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215–545–0008 Email: <u>brad@sadeklaw.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800
			Date: 1/25/17

For more information, see page 2

Debtor Susan M. Poland Case number 16–18045-sr

7.	Meeting of creditors					
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	February 17, 2017 at 12:00 PM	Location: Suite 18–341, 1234 Market Street, Philadelphia,			
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. PA 19107				
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/18/17			
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 				
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 5/18/17			
		Deadline for governmental units to file a proof claim:	of Filing deadline: 5/16/17			
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim mincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 3/29/17 at 10:00 AM, Location: Courtroom #4, 900 Market S				
10. Creditors with a foreign address		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12	. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that			
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discla debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you m	debts will not be discharged until all payments for may never try to collect the debt from the want to have a particular debt excepted from tile a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge			